

PAYYA9

THE EASIEST WAY TO GET PAID – VIA “APP”

BUSINESS OPPORTUNITY

- Mobile devices are increasingly used for payment processing, but current solutions still require the use of additional hardware before taking payments.
- PAYYAP has created a revolutionary payment “App” that offers faster, safer payments -- without the use of Squares, dongles, or hardware plugins of any kind.
- PAYYAP is first to market with its merchant-initiated, automated-voice driven payment channel – “the 6Th payment channel.”

HOW IT WORKS
DEMO VIDEO:

PAYYA

The Payments App™

BANK CARD INDUSTRY TIMELINE

MAR, 1950

Diner's Club
revolutionizes
consumer payments -
first to make
consumer credit easy
by launching a "travel
charge card" for card-
present, face-2-face
credit charges.

DEC, 1998

PayPal
revolutionizes
consumer payments -
first to make remote,
card-not-present
web commerce
easy and available to
the masses.

FEB, 2009

Square
revolutionizes
consumer payments -
first to make card
present, face-2-face
transactions easy and
available to the
masses -- with
mobile hardware.

AUG, 2016

PAYYAP
revolutionizes
consumer payments –
first to market with
face-to-face and remote
payments via **mobile**
APP -- zero hardware,
"6th Channel"
technology & services.

BANK CARD INDUSTRY NICHE

Channel #1 : Face-to-face transactions via SWIPE & SIGNATURE

Channel #2 : Remote transactions via WEB

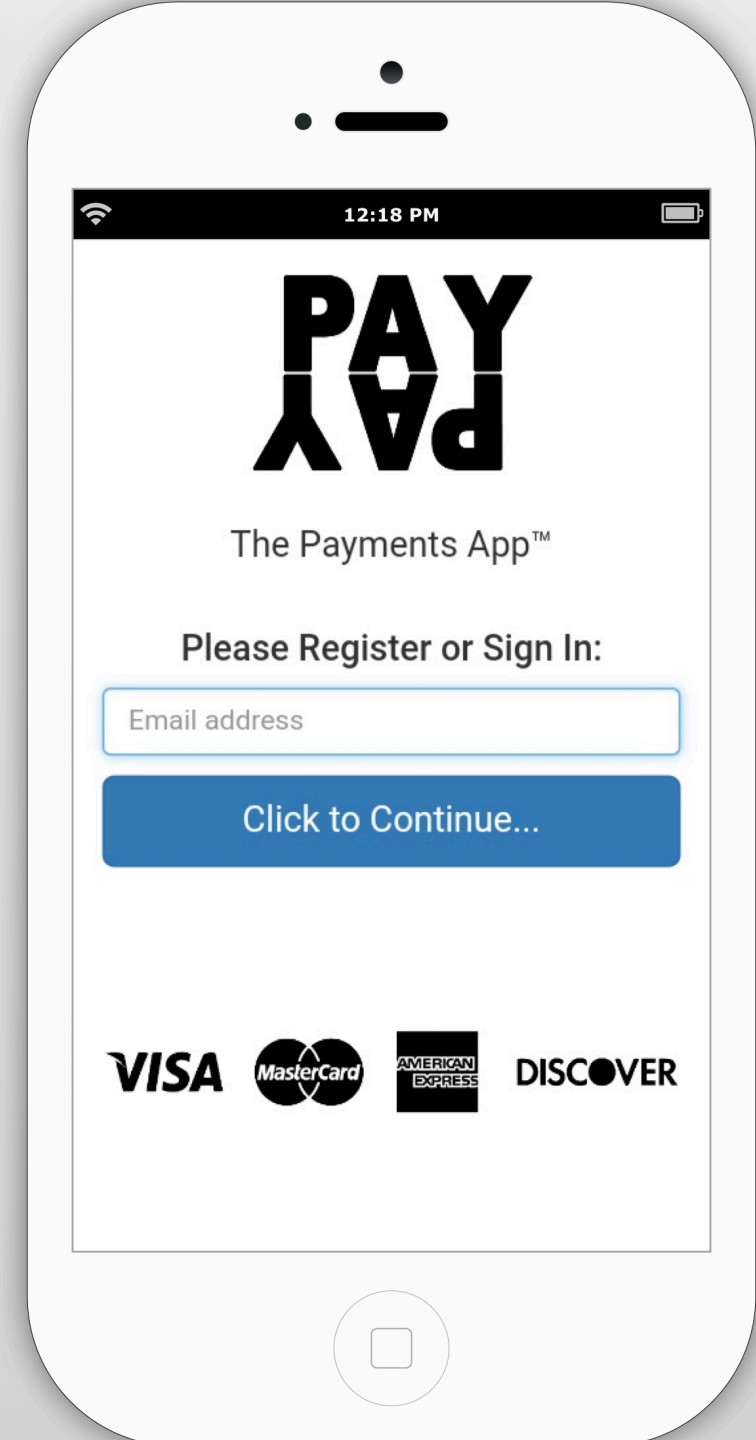
Channel #3 : Remote transactions via EMAIL

Channel #4 : Remote transactions via TELEPHONE

Channel #5 : Remote transactions via SMS

Channel #6 : Remote (& Face-to-Face) transactions via “APP”

- PAYYAP is first to market w/ zero-hardware (“pure App”), 6th Channel Technology & Merchant Services



SIMPLY, MERCHANT-DRIVEN

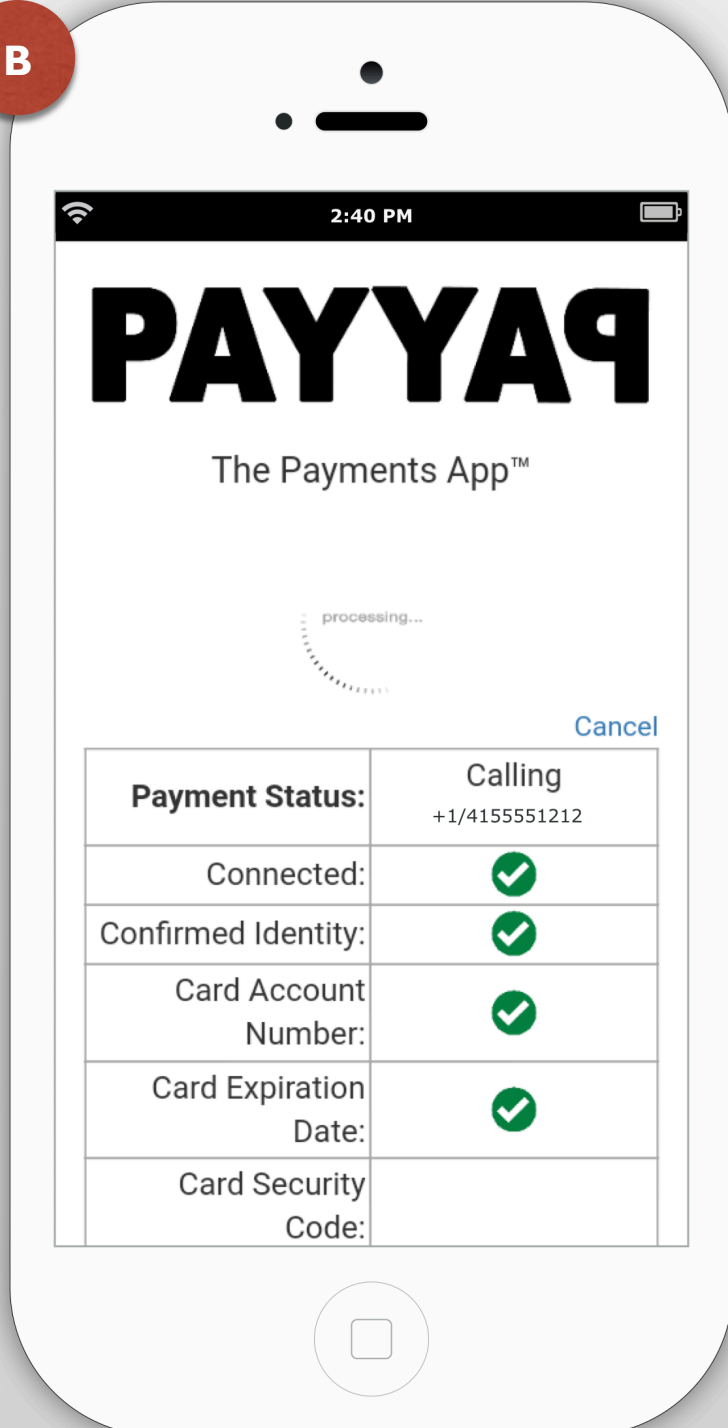


STEP 1 / 3:

Merchant “opens” the PAYYAP mobile App and sets the Customer’s information:

- ☑ Amount to be Paid
- ☑ Name
- ☑ Telephone Number

A screenshot of the PAYYAP mobile app interface on a smartphone. The app is titled "PAYYAP" in large, bold, black letters, with "The Payments App™" underneath. The status bar at the top shows the time as 2:38 PM and battery level. The interface includes a "Start Here" section with a link to "demo_account". Below this is a form for "1. Total Sale Amount" with a text input field containing "75.00" and a green checkmark icon. A note below the input field states "Transaction Limit: USD 500.00 / customer / week". The next section is "Customer Identity" with a link to "Select Contact". Below this is a form for "1. Name On Card" with a text input field containing "Name" and a placeholder example "Example: Jane D. Smith". The final section is "Cardholder Mobile Number" with a text input field. The app is displayed on a white smartphone with a home button at the bottom.



CUSTOMER RECEIVES A FRIENDLY,
AUTOMATED TELEPHONE CALL...

STEP 2 / 3:

- ✓ PAYYAP voice servers place a call to the Customer's phone
- ✓ The automated PAYYAP operator secures the customer's card data in real-time...
- ✓ Customer uses any normal telephone, and is still within a fully PCI/DSS-Compliant security environment



MERCHANT RECEIVES VOICE AUTHORIZED, REAL-TIME PAYMENTS

PAYYAP

The Payments App™

Receipt:

Amount: 75.00 USD

Payment TO: demo_account

Payment FROM: customer

Payment STATUS:

APPROVED

STEP 3 / 3:

PAYYAP Payment Features:

- ✓ Real-time status display
- ✓ Voice-recorded (digitally signed) payment authorizations
- ✓ Payment receipt when transactions are approved



DISTRIBUTION

PAYYAP is a free mobile App that can be downloaded from any of the major mobile App stores

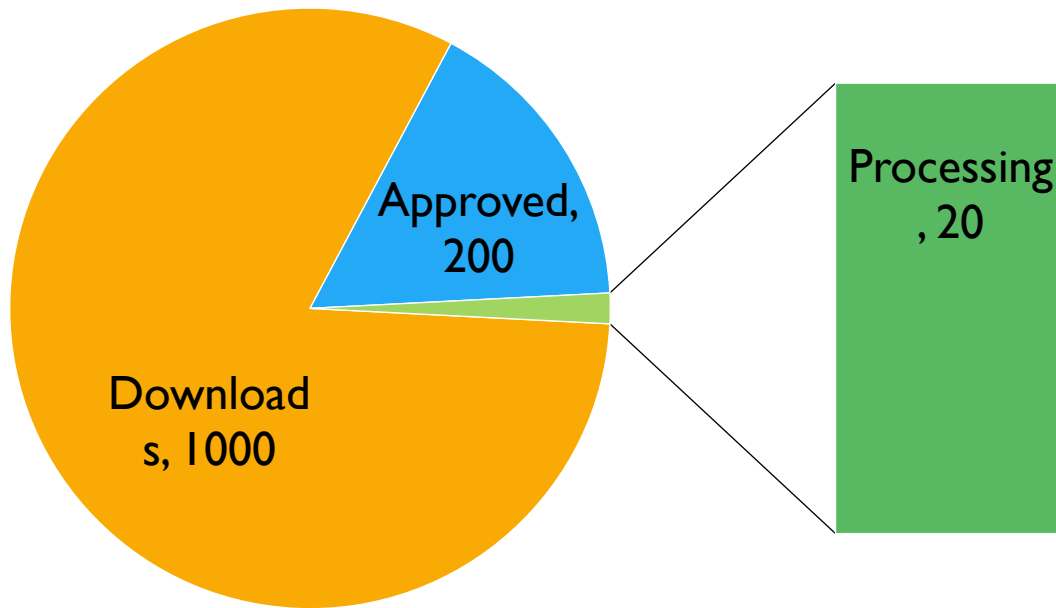


LIVE DEMO ACCOUNT CREDENTIALS:

- USER: demo@corp.nsdb.com
- PASS: demo

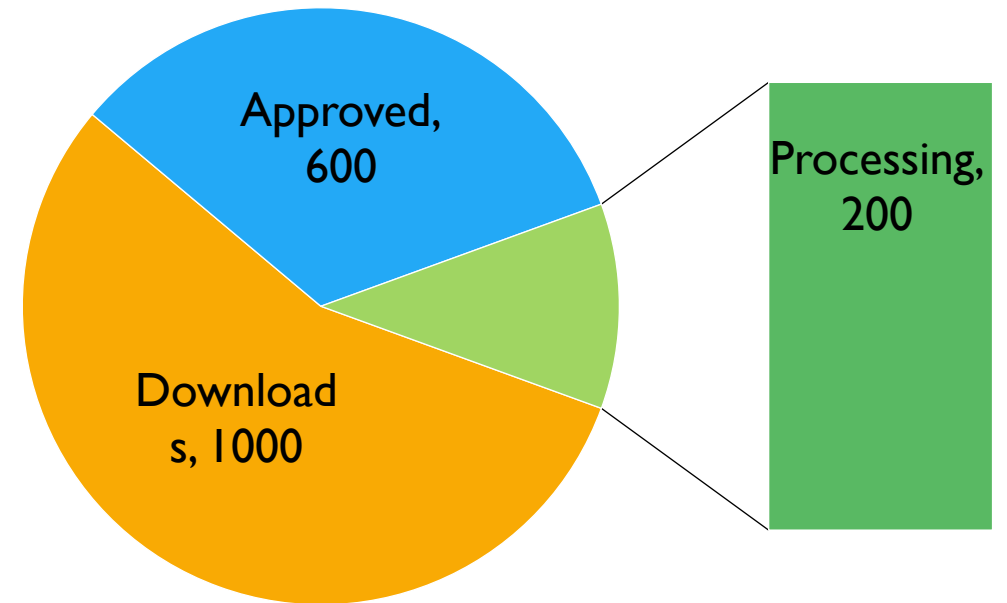
- PAYYAP IS LIVE & CASH-FLOWING -
PILOT METRICS: STRONG & STRONGER DEMAND

USA METRICS (LIVE)



- 1,000+ Registered Vendors (downloads)
- 20+ Processing Accounts
- \$10,000+ Total payment volume...and counting!

INTERNATIONAL METRICS (PAUSED)



- 1,000+ Registered Vendors (downloads)
- 200+ Processing Accounts
- \$100,000+ Total payment volume (paused)

COMPETITIVE ANALYSIS

	Pricing	Markets	“Payer” Considerations	Advantage
PayPal	3.1% + \$0.30 (+ \$30.00 / month)	Global	Must have access to the internet	Economy of scale; Ability to quickly buy innovators
PAYYAP	2.60% - 3.35% (+ \$1.00 bank deposit fee)	Global	Any telephone	Easiest way to get paid – via app; First mover advantage
Square	2.75% - 3.75%	AU, JP, US, UK	Regionally limited; Must have access to the internet	It was a first mover in the mobile “card swipe” market
Venmo	3.0%	US	Must have Venmo App; Regionally limited	Free bank-to-bank transfers
Western Union	5% - 50%	Global	Time consuming; Expensive	Cash-In / Cash-Out

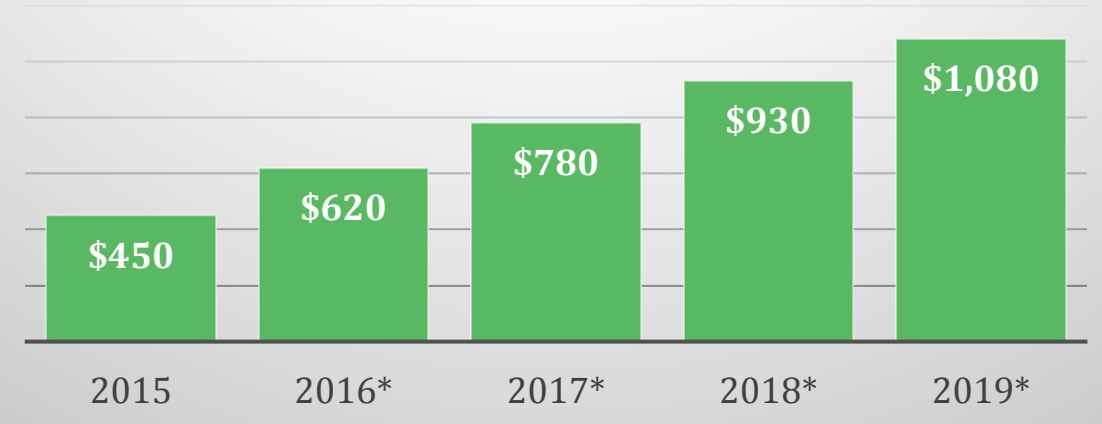
GLOBAL MOBILE PAYMENTS INDUSTRY

PAYYAP Positioning:

- ✓ **First mover** advantage.
- ✓ **Scalable** across multiple payment channels & languages.
- ✓ **High convenience** addresses target customer needs.

The main drivers accelerating industry growth are lower cost, quick transactions, expansive consumer reach, ease of payment, and rising smartphone penetration levels.

Annual Transaction volume in billion U.S. dollars



PAYYAP's Initial Target Market

Entrepreneurs and small businesses (especially those using online marketing and sales channels) who are looking for convenient ways to take payments from remote customers – immediately!

Geographic Markets: Worldwide (English speaking)

VALUE PROPOSITION

Value to Businesses

- The easiest way to get paid via APP
- Recorded voice authorizations reduce fraud and disputes
- Real-time payment completion
- Auto-payment receipt (via email or sms when available)
- Available worldwide

Value to Customers

- No desktop / laptop / tablet required
- No internet required / no Apps to download
- Receiving an automated telephone call is familiar & free
- Payments are completed quickly, by speaking to an automated operator or using the phone's keypad
- Voice biometric security enables fast repeat use

MANAGEMENT TEAM

Shea Writer

Founder; CEO

10+ years of experience as a successful entrepreneur in the field of internet technologies.

Multi-national patent holder in the field of remote identity verification.

Experienced in taking product ideas from inception to market launch (photo.BANGK!, Peephole.Online, and more.)

Peter Malliaras

Customer Support Manager

13+ years of experience owning and managing successful businesses.

4+ years experience with setting up a system for detecting fraud in the online space for Myer.

Was an analyst in the Criminal Intelligence Unit for the Victoria Police Force

Mohammad Shahid Ulla

Sr. Software Engineer

8+ years of software design and development experience.

Proficient in the following programming languages: C#, ASP.NET, MVC, PHP, Java, Objective C, MS SQL Server, MySQL, HTML, CSS, JS, jQuery, UML and more.

FINANCIAL SUMMARY
& MARKET VALUE

\$1,000,000

Investor Exit through
Company Acquisition

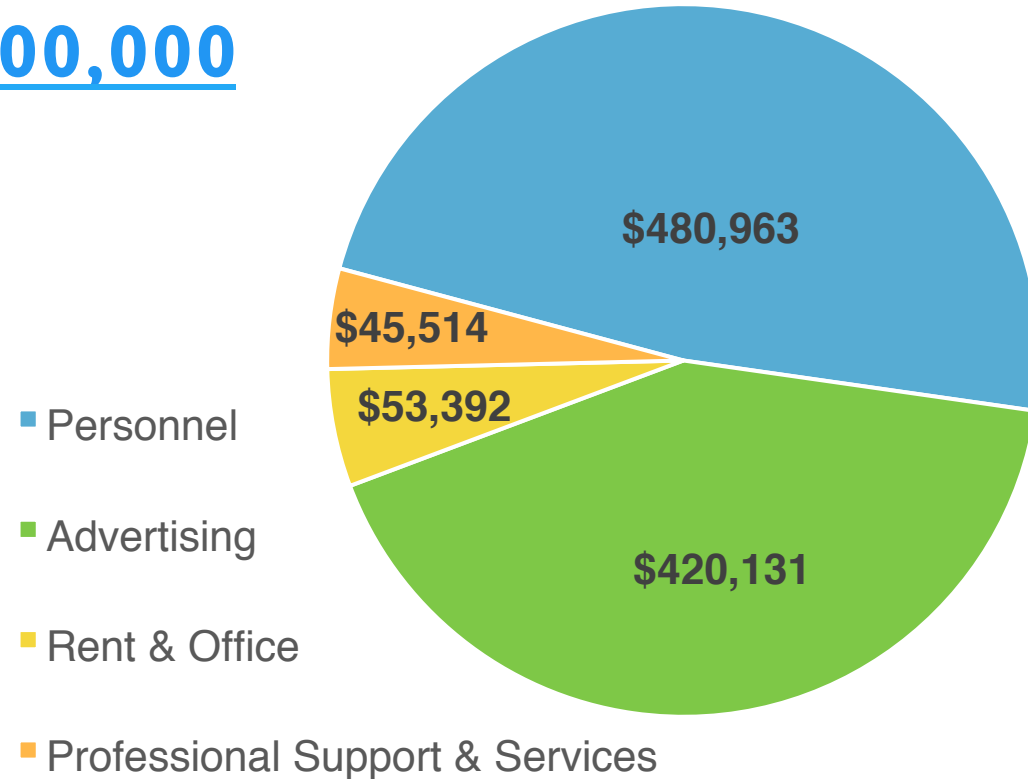
	Year 1	Year 2	Year 3
NET REVENUE	\$ 316,640	\$ 3,929,333	\$ 21,702,615
Operating Expenses	1,257,805	3,480,880	9,627,281
EBIT	\$ (941,165)	\$ 448,453	\$ 12,075,334
Investment Amount	\$ 1,000,000		
Investor's Equity Position*	TBD	TBD	TBD
EBIT Acquisition Multiple	10.0	10.0	10.0
Market Value of PAYYAP	\$ 2,500,000	\$ 4,484,532	\$ 120,753,340

**Investment terms are negotiable.*

USE OF FUNDS

\$1,000,000

The primary purpose of this raise is to bring on technical staff to complete back-end preparation to launch into international markets (Spanish then others) as well as to ramp up advertising efforts



PAYYAP

THE PAYMENTS APP™

Shea Writer

Founder & CEO

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